

New Recipient

# Cal Grant

Reference Manual

1997-98  
Academic Year

*Please read and retain for reference.*

*You are responsible for complying with all  
policies and procedures in this manual.*



G-1 (1/97) 62K



**Grant Services Branch**

P.O. Box 510621  
Sacramento, CA 94245-0621  
(916) 445-0880

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**This manual contains important information on the use and retention of your Cal Grant award. You are responsible for all of the materials contained within. Please read this guide and retain it for future reference.**

## Communication With the Student Aid Commission

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When writing the Student Aid Commission, please include your name, Social Security number, phone number and address. Obtain a U.S. Postal Service Certificate of Mailing. Retain a copy of your letter to verify mailing by any appropriate deadline.

### General and Appeal Mailing Address

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California Student Aid Commission (CSAC)  
Grant Services Branch  
Attn: Appeals Unit  
P.O. Box 510845  
Sacramento, CA 94245-0845

### Form and Information Correction Mailing Address

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California Student Aid Commission (CSAC)  
Grant Services Branch  
Attn: Operations Unit  
P.O. Box 510621  
Sacramento, CA 94245-0621

**If you change your permanent mailing address**, you must immediately inform the Commission's Operations Unit. The Commission is not responsible for mail not received from or by you. Please forward mail if you are away from your permanent address.

### Telephone\FAX

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(916) 445-0880; FAX (916) 327-6599

### Hours

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Monday through Friday, 8:30 a.m.- 4:55 p.m., Thursday, 9:00 a.m. - 4:55 p.m. (The Commission cannot accept collect calls).

### Internet Access

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<http://www.csac.ca.gov>  
E-mail: [custsvcs@csac.ca.gov](mailto:custsvcs@csac.ca.gov)

## General Information

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Your Cal Grant is subject to the conditions outlined in this reference manual. Eligibility for payment in any Cal Grant program will be verified by your school. Your award amount is subject to 1997-98 state budget appropriations. The award was determined based upon the information provided on your Free Application for Federal Student Aid (FAFSA). You must comply with all the instructions in this manual. Failure to do so may result in withdrawal of your award and a requirement that you repay any funds you may have received. If you have questions not covered by this manual, contact the Commission by phone or at the general mailing address.

If your Cal Grant award is withdrawn for any reason during the 1997-98 academic year, the award will not be renewed for the 1998-99 academic year. You may, however, apply as a new applicant for any future academic year. To apply as a new applicant you must file a FAFSA, and a GPA Verification Form or test scores by the March 2 deadline.

## School Changes/Other Corrections

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**1. School change:** You must notify the Commission immediately in writing or on the Recipient Change Form if you do not attend the first school listed on your California Aid Report (CAR). The new school must be eligible to participate in the Cal Grant program. Contact your financial aid office or the FAFSA processor at 1-800-4-FED AID (1-800-433-3243) for instructions on forwarding FAFSA information to your new school.

Regardless of your actual school of attendance, if selected as a Cal Grant A Community College reserve recipient (CC Reserve), you are not eligible for payment in the 1997-98 school year. If selected as a Cal Grant B Community College Grant recipient (CC Grant), you will only receive payment if you attend a community college. You will be eligible for payment during the 1998-99 school year, if you meet all the eligibility requirements upon transferring to a four-year or private two-year school.

If you were offered a special Cal Grant B commu-

nity college to four-year transfer grant, your award will be withdrawn if you do not attend a four-year school in Fall 1997.

**NOTE:** Your financial need will be reevaluated if you change your school choice or residence plans. If your expenses are reduced because of a change, your grant may be withdrawn. When notifying the Commission, state whether you will live on-campus, off-campus, or with parents or relatives, and the effective date of the change. *Under no circumstances are you allowed to receive payment at two schools for the same or overlapping terms.*

- 2. Name or address change:** You must notify the Commission immediately if your name or address is different from the one on your CAR or on other Commission correspondence you receive.
- 3. Social Security number:** If the Social Security number printed on the CAR is not correct, submit a copy of your Social Security card so we may make corrections on our system.
- 4. Change in Grant program choice:** If your CAR states you are eligible for more than one Cal Grant program, discuss your choices with a campus financial aid counselor. Your campus financial aid officer's signature is required for any program changes. Program changes must be received before July 31, 1997 and are irrevocable after your school has reported grant payment. Refer to the instructions on the Recipient Change Form.
- 5. Less than half-time:** If you fall below half-time enrollment at any time you must inform the Commission immediately. See the section on Leave of Absence Policy.
- 6. Withdrawal:** If you wish to decline a Cal Grant, use the Recipient Change Form. Your withdrawal discontinues your eligibility for this school year and is irrevocable. Contact the Commission if you have any questions on declining your award. Declining a Cal Grant will not affect your eligibility to compete for future awards.

**Failure to promptly notify the Commission of your correct school, less than half-time attendance status, name, address, or phone number changes may cause your award to be withdrawn.**

## Additional Awards

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You must notify your campus financial aid office immediately if you receive awards from other sources. If your combined awards reduce your estimated need, the Commission may reduce or withdraw your Cal Grant. If you receive any other assistance that may be used only to pay your tuition and/or fees, you will not be able to receive funding from both programs in excess of your tuition and fees.

## Requirements of All Cal Grant Programs

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### Cal Grant recipients must:

- Be a resident of California.
- Be a U.S. citizen, permanent resident, eligible non-citizen, or have an INS status which legally allows you to establish domicile in California.
- Enroll in and attend an eligible California school in 1997-98.
- Have financial need at an eligible California school.
- Maintain no less than half-time enrollment.
- Maintain satisfactory academic progress as defined by the school.
- Not be in default on a student loan or owe a grant repayment.
- Not have a bachelor's or higher degree (e.g. M.A.) or the equivalent.
- Not exceed parent or student income or asset ceiling.

**The Commission will withdraw your new Cal Grant if you do not meet these criteria.**

## Additional Requirements by Program

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**All Programs:** If your school reports that you have failed to maintain satisfactory progress, your award will be suspended. If you do not clear your academic status within three consecutive semesters or four consecutive academic quarters, your Cal Grant will be withdrawn.

**Cal Grant A:** You must meet the minimum GPA requirement.

**Cal Grant B:** You must be an entering freshmen. Entering freshmen are defined as students who have

not completed more than one semester or two quarters of full-time college-level study, 16 semester units of part-time college-level study or the equivalent, or more than four and one-half months at a vocational/technical school before June 30, 1997. If you do not meet this definition and have not been selected for one of the Commission's 250 special Cal Grant B awards, you must notify the Commission so your award can be withdrawn. You will be required to repay any funds you receive if you do not meet this requirement.

**Cal Grant C:** You must have submitted a GPA or test score and be formally enrolled in a vocational training program for the 1997-98 academic year. All Cal Grant C applicants must return the Cal Grant C Supplement Form for further consideration.

## Use of a Cal Grant

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Cal Grant funds may be used only for educational program expenses leading directly to an undergraduate degree or vocational training program objective, or the undergraduate coursework portion of a professional degree for which no baccalaureate degree is awarded. Extension and continuing education programs not participating in the federal financial aid programs are not Cal Grant eligible. Tuition/fee grants may only be used to pay tuition and fees. Subsistence grants may be used to assist the student with transportation, books, supplies and living expenses.

## Program Eligibility

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Students are eligible to receive the equivalent of up to four years of full-time grant payment. Progress toward a college degree or certificate combined with the usage of Cal Grant funds during the course of the award is referred to using "program eligibility." Recipients begin the course of their award with a determined amount of program eligibility based on the number of years for which the award will cover. Program eligibility is calculated in terms of percentages. For example, a freshman typically begins a Cal Grant program with 400% eligibility. Each term for which the Commission records payment reduces the student's total program eligibility. Most recipients attending school full time use 100% of eligibility each academic year; either 50%

for each of the two semesters or 33.33% for each of three quarters. Reduction of the total program eligibility by 100% per school year exhausts the recipient's eligibility in four years.

To set a student's program eligibility, the Commission is required to verify the educational level of Cal Grant A recipients with prior college attendance and new Cal Grant B recipients transferring from a community college to a four-year school (Special Cal Grant B). The Commission will request an educational level verification from your school. If we cannot verify your educational level, you will be sent instructions for obtaining the necessary verification.

## Award Amounts

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Cal Grant awards vary based on financial need, grade level, school cost, maximum authorized award levels, and the availability of state funds. Community college fees are not paid.

Cal Grant awards are based on full-time attendance for one academic year. If enrolled less than full-time, payments may be reduced. Awards at year-round schools are paid over 11 or 12 months.

**Cal Grant A:** In 1996-97, tuition awards were \$7,164 at independent schools and colleges, \$3,799 at the University of California (UC) and \$1,584 at the California State University (CSU).

**Cal Grant B:** Subsistence awards ranged from \$700 to \$1,410 (maximum). If applicable, Cal Grant B tuition/fee awards are the same as for Cal Grant A. The award amount on the CAR may be a combination of a subsistence award and a tuition/fee award.

**Cal Grant C:** Awards pay up to \$2,360 for tuition and fees and up to \$530 for tools, books and supplies. The amount printed on the CAR may include a books and supplies award and tuition/fee award.

## Payments for Summer Attendance

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Funds are not available for new 1997-98 Cal Grant A and B recipients who wish to attend the 1997 summer school term. Summer 1997 Cal Grant C payments may be available and must be requested by your school by August 31, 1997.

If you plan to enroll in non-mandatory summer courses for Summer 1998 and wish to receive Cal Grant funds you must notify the Commission's Grant Services Branch in writing no later than May 30, 1998. We will notify you if funds become available for summer awards. Please include your name, address and Social Security number, the name of the school you plan to attend, and whether you will live on or off campus, or with parents or relatives.

Summer Cal Grant payment amounts are based on the regular school year grant and may not meet all summer tuition/fee charges. Summer payments will reduce your total program eligibility for Cal Grant benefits. You must be enrolled at least half-time to be eligible for summer payment.

If you cannot attend a required mandatory summer term, you must request a leave of absence. Otherwise, your Cal Grant will be withdrawn.

## Leave of Absence Policy

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Cal Grant recipients who are not enrolled at least half-time at an eligible school must request a leave of absence from the Cal Grant program. If you do not notify the Commission directly of your absence from the Cal Grant program, your award will be withdrawn. If your school reports partial or full payment for a term for which you eventually request a leave of absence, your program eligibility for future benefits will be reduced.

You may obtain total leave time from the program for no more than one academic year, as defined by your school. In exceptional situations, extensions may be granted on an appeal basis only. Leaves may be requested in writing or by filing a Grant Record Change Form for Students (G-10). The G-10 can be obtained from your school, directly from the Commission, or by downloading it from the Commission's World Wide Website. You also may ask your school to report a leave of absence on your behalf.

If you enlist in the United States Armed Forces, including the Coast Guard, you may have your Cal Grant deferred for up to five years. Please request this deferment in writing.



## Renewal of Cal Grant Awards

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Depending on your education level during your first term of grant payment, your award may be renewed for up to four years of full-time attendance. College seniors are not eligible to renew a Cal Grant unless enrolled in a mandatory five-year undergraduate program or an approved teaching credential program.

Recipients must have all 1997-98 terms accounted for by either receiving payment or requesting a leave of absence. If you do not meet this requirement by September 30, 1998, your grant will be withdrawn.

## Loan Default/Grant Repayment

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California law prohibits the payment of Cal Grants to any individual who has failed to repay a federal or state grant if required, or who previously has defaulted on a student loan and has not made satisfactory repayment arrangements. The Commission requires six consecutive and satisfactory monthly payments toward any defaulted student loan to reestablish eligibility. *Consecutive* means one voluntary payment each month for six months and *satisfactory* means paying the amount due on the due date. You must continue to make satisfactory payments to maintain eligibility for financial aid. If payments stop, you permanently lose eligibility for further Cal Grants and federal loans.

Your grant will be withdrawn if it is determined after activation that you owe a grant refund or are in default on a loan for which you have not made satisfactory payment arrangements.

## Appeal Process/Cal Grant

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Any Cal Grant applicant who is not selected for an award, or a recipient whose grant is withdrawn, may appeal his or her grant status. To appeal the status of your application, you must submit a written request prior to any deadline given in any correspondence to you. The Commission will perform a thorough review of the file and provide a written response of the outcome.

Due to the highly competitive nature of the Cal Grant selection process, grant status appeals based on the following cannot be considered under any circumstances:

- School not eligible for Cal Grant A, B, and/or C
- Cal Grant B — Too much college or low score
- Cal Grant C — Low score
- Educational level misreported or inaccurate

If your household financial circumstances have changed since you filed your FAFSA, or you believe you have special financial circumstances which may affect your eligibility, contact the campus financial aid office where you plan to enroll in the fall. Possible corrections might include using 1997 parental income projections or 1996 income or asset revisions used by the campus to establish your eligibility for federal or institutional aid.

If appropriate, your campus financial aid office can send financial changes to the Commission on the Grant Record Change Form for Schools (G-21). This form is the only accepted means of notifying the Commission of changes in a student's or parent's financial circumstances, and it must be submitted to the Commission by the school no later than September 30, 1997. Your school, however, must report, at any time, changes that may result in the reduction or withdrawal of your award.

**Grant status appeals should be mailed to the General Correspondence address.**

## Explanation of Codes Listed on the CAR

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### Number 1 — Qualified Applicant

You are qualified for both a Cal Grant A and B, but payment is restricted to only one Cal Grant program. The Cal Grant that lists a dollar amount will be disbursed to your school/college. If you wish to be considered for the award in which a code 1 appears, meet with a campus financial aid counselor before sending in the change request on your New Recipient Change Form. If you decide to make a change, please do so as soon as possible. Changes in grant program type must be made prior to payment(s) being disbursed.

### Number 1A - Qualified Applicant

You are qualified for both a Cal Grant A and B, but payment is restricted to only one Cal Grant program. The Cal Grant that lists a dollar amount will be disbursed to your school/college. You are qualified for a Cal Grant A CC Reserve award. If you choose to

activate this award, you will receive no payment of grant funds during your first year. Your Cal Grant will be held in reserve until you transfer to a four-year tuition charging or fee charging school your second or subsequent year. If you wish to be considered for the award in which a code 1A appears, meet with a campus financial aid counselor before sending in the change request on your New Recipient Change Form. If you decide to make a change, please do so as soon as possible. Changes in grant program type must be made prior to payment(s) being disbursed.

### **Number 2 — Financially Eligible Applicant**

You are financially eligible for this Cal Grant program. In addition to the financial eligibility determination, all applicants must meet certain selection criteria before an award can be made. If you want to be considered further for an award at this school, request a school change by submitting one of the following to the Student Aid Commission within 21 days of the date of your CAR: a New Recipient Change Form, a Grant Record Change Form for Students (G-10), or write to the Commission. Also state the Cal Grant program for which you wish to be considered.

### **Number 4 — No GPA/Test Scores Provided (Cal Grant A and C)**

The Commission was not able to consider you for a Cal Grant A or C award because our records indicate we did not receive a valid grade point average (GPA) or test score. The Commission uses GPA as the sole basis for ranking applicants who are financially eligible for a Cal Grant A and requires the submission of a verified GPA for inclusion in the Cal Grant C award competition. Because your GPA or test scores do not appear on our records, we could not establish your academic eligibility. If you believe our records are incorrect, submit documentation of a previously submitted GPA or valid test score within 21 days of the date of this CAR.

### **Number 7 — School Not Eligible for Cal Grant A**

### **Number 9 — School Not Eligible for Cal Grant B**

### **Number 10 — Too Much College Completed**

You are not eligible to receive a Cal Grant B award for the 1997-98 academic year. New Cal Grant B awards

are limited to entering freshmen, defined as students who have not completed more than one semester or two quarters of full-time college-level study, or the equivalent of 16 semester units of part-time college-level study, or more than four and one-half months at a vocational/technical school before June 30, 1997.

250 special Cal Grant B awards are reserved for students transferring from a community college to a four-year college.

According to your FAFSA, you do not meet the criteria for a new Cal Grant B or a special Cal Grant B award.

### **Number 11 — School Not Eligible for Cal Grant C**

### **Number 16 — Reported Income Over the Ceiling**

The Commission has established income limitations which may disqualify an applicant without regard to other family circumstances. The following are income ceilings for dependent students, and independent students with dependents other than a spouse, for all Cal Grant A and C recipients:

- 3 family members, total 1996 income exceeded \$48,900;
- 4 family members, total 1996 income exceeded \$53,100;
- 5 family members, total 1996 income exceeded \$57,200;
- 6 family members, total 1996 income exceeded \$61,800.

The income ceiling for Cal Grant A and C independent students without dependents is:

- \$20,374 if single; or,
- \$23,324 if married.

Cal Grant B awards are for students from low income/disadvantaged backgrounds. The income ceilings are:

- \$20,374 for single student;
- \$23,324 for a family of two;
- \$26,299 for a family of three;
- \$29,274 for a family of four.

The maximum income ceiling for a family larger than four is \$32,249 for Cal Grant B. A higher income automatically disqualifies an applicant without regard to other family circumstances.

### **Number 17 — Reported Assets Over the Ceiling**

The Commission has established asset limitations which may disqualify an applicant without regard to other family circumstances. The net asset ceiling for Cal Grant A, B and C recipients who are dependent, or independent with dependents other than spouse, is \$42,000. The net asset ceiling for independent students without dependents other than a spouse is \$20,000. Home equity is not used in determining assets. Assets for dependent students are calculated using parents' assets only.

### **Number 19 — Financial Need Below Requirement for Award**

**Dependent Applicant** — The difference between the combined parental contribution and your student contribution, and your anticipated school costs, was not sufficient to qualify you for an award.

**Independent Applicant** — The difference between your expected contribution and your anticipated school costs was not sufficient to qualify you for an award.

All Cal Grant recipients must meet the Commission's minimum financial need requirement to be eligible for an award.

**Note:** If your school choice changes and you plan to attend a more expensive school, you may request the Commission to reevaluate your financial eligibility for a grant using the new school's costs. To request reconsideration, submit one of the following within 21 days of the date of your CAR: a Recipient Change Form, or a Grant Record Change Form for Students (G-10), or write the Commission. Indicate whether you will live on campus, off campus or at home with parents or relatives. The Commission will notify you of your reevaluated status.

### **Number 35 — Denied — Low Score**

#### **Cal Grant A Program — Low Grade Point Average**

The Commission uses an applicant's grade point average (GPA) as the sole basis for ranking financially eligible Cal Grant A applicants. The GPA you provided on the GPA Verification Form falls below the level established for selection purposes. The GPA which the Commission used to determine your academic eligibil-

ity is displayed on your CAR. If you did not provide a GPA, the one displayed was derived from the test score results you provided in lieu of a GPA.

If you believe that your verified GPA is understated, you must contact an official at your school to request that they forward the corrected GPA on school stationery to the Commission within 21 days of the date of your CAR. The Commission will not accept transcripts in lieu of verification from a school official. Grades earned during the 1996-97 academic year cannot be considered as part of your GPA under any circumstances. The submitted grade point average must be calculated using the criteria identified in the GPA Verification Form instructions. If you did not provide your correct educational level on the FAFSA, it is not possible for you to change it at this time as a basis for reconsideration of your academic eligibility.

#### **Cal Grant B Program — Low Score**

Applications are evaluated on the following criteria: GPA, family income and size of household, parents' educational levels, and single parent home status. Points are assigned uniformly to all applicants in each area. Based on the information provided on your FAFSA, the sum of your points was lower than required for selection.

#### **Cal Grant C Program — Low Score**

Eligibility for this grant is based on an applicant's vocational aptitude and interest measured according to responses on the Cal Grant C Supplement. Supplements are uniformly scored and work and educational experience are considered. Additional points are derived from the vocational/educational endorsement and grade point average. Your total score, when compared with other applicants, was lower than required for selection.

### **Numbers 71, 72, 73 — No Remaining Program Eligibility**

We have determined that you are not eligible to receive a Cal Grant because you have exhausted your program eligibility. Cal Grant recipients are eligible to receive payment for completion of the equivalent of eight semesters or 12 quarters of college attendance beyond high school, or completion of the requirements of a baccalaureate degree, whichever occurs first.



If you think you should have additional eligibility, you may request a review of your eligibility. To make this request, contact the Commission within 21 days of the date of your CAR.

#### **Number 74 — Ineligible Course of Study or Degree/Certificate**

Eligibility for the Cal Grant C program is based on enrollment in a course of study leading to a two-year degree or certificate. It was determined from your answers to questions 29 and 30 on the FAFSA that you do not meet this requirement.

#### **Self-Dcline/Self-Withdrawn**

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If you notify the Commission that you wish to withdraw from the Cal Grant program, the notation “Self-Dcline” or “Self-Withdrawn” will appear on your CAR. As indicated on your Cal Grant Recipient Change Form, your withdrawal discontinues your current year eligibility and is irrevocable.

#### **CC Reserve**

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You have been selected in the Cal Grant A Community College Reserve Program. From your responses on the FAFSA or based on a school change sent to us, you will not be able to activate your award at a tuition-charging school for your first year in the program. Starting with the 1998-99 academic year, you may receive benefits if attending a tuition-charging school. Your award may be held in reserve for up to three years.

#### **CC Grant**

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You have been selected as a Cal Grant B Community College Grant recipient. You were placed in this category based on your responses on the FAFSA or on a school change you sent to us. Since State law requires that a majority of Cal Grant B awards be made to students attending a community college, you are eligible to receive payment only at a California community college for the 1997-98 school year. Starting with the 1998-99 academic year, you may receive payment at any eligible California school.